

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Matthew A. Manges**  
**Christina L. Manges**  
Debtor(s)

Bankruptcy Case No.: 19-22357-GLT  
Issued Per 12/19/2019 Proceeding  
Chapter: 13  
Docket No.: 40 – 14  
Concil. Conf.: December 19, 2019 at 02:00 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated July 8, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2,280.00 as of January, 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Dec. 19, 2019 at 02:00 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 14 of US Bank .
- ☒ H. Additional Terms: The secured claim(s) of the following Creditors shall govern as to claim amount, to be paid at the modified plan interest in a monthly amount to be determined by Trustee to pay in full: Credit Acceptance Claim No. 1 and M&T Bank Claim No. 13.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge  
United States Bankruptcy Court

Dated: December 20, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Matthew A. Manges  
 Christina L. Manges  
 Debtors

Case No. 19-22357-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
 Form ID: 149

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 Total Noticed: 38

Date Rcvd: Dec 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2019.

db/jdb  
 cr +Matthew A. Manges, Christina L. Manges, 14 Shady Avenue, Burgettstown, PA 15021-1032  
 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 15069086 +Aaa Debt Recovery, PO Box 129, Monroeville, PA 15146-0129  
 15069091 +Collection Service Center, Po Box 2060, Fairmont, WV 26555-2060  
 15069390 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331  
 15069093 +Credit Acceptance Corporation, Po Box 5070, Southfield, MI 48086-5070  
 15069090 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096  
 (address filed with court: Ccs / First Savings Bank, 500 East 60th Street North,  
 Sioux Falls, SD 57104)  
 15083064 +FlexShopper LLC, 901 Yamato Road, Suite 260, Boca Raton FL 33431-4497  
 15076818 +FlexShopper, LLC, 901 Yamato Rd., Ste. 201, Boca Raton, FL 33431-4497  
 15099561 Greenbrier Emergency Services, Inc, PO Box 1123, Minneapolis, MN 55440-1123  
 15069095 +KML Law Group PC, BNY Mellon Independence Center, 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 15102994 M&T Bank, PO Box 1508, Buffalo NY 14240-1508  
 15069097 +Mikhail Mona MD, 1385 Washington Road, # 102, Washington, PA 15301-9784  
 15069098 +Nationwide Recovery, 3000 Kellway Drive, Carrollton, TX 75006-3304  
 15102851 +Peoples Natural Gas Company LLC, c/o S. James Wallace, PC, 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 15069100 +Select Portfolio Servicing, 10401 Deerwood Park Boulevard, Jacksonville, FL 32256-5007  
 15083065 +Snap RTO LLC, PO Box 26561, Salt Lake City UT 84126-0561  
 15069102 +Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673  
 15069104 +Washington Health System, Ob-Gyn Associates, 104 Wellness Way, Building 2,  
 Washington, PA 15301-9706

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 21 2019 03:15:12  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15069087 +E-mail/Text: bankruptcy@rentacenter.com Dec 21 2019 03:07:33 Acceptance Now,  
 5501 Headquarters Drive, Plano, TX 75024-5837  
 15095283 +E-mail/Text: bnc@atlasacq.com Dec 21 2019 03:06:09 Atlas Acquisitions LLC, 294 Union St.,  
 Hackensack, NJ 07601-4303  
 15075755 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 21 2019 03:14:24  
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 15069088 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 21 2019 03:14:23  
 Capital One Bank Usa NA, Po Box 30281, Salt Lake City, UT 84130-0281  
 15069089 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 21 2019 03:13:42 Capital One N.A.,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 15069092 +E-mail/Text: bankruptcy@firstenergycorp.com Dec 21 2019 03:06:56 Collection Service Center,  
 839 5th Avenue, New Kensington, PA 15068-6303  
 15069094 E-mail/Text: eblymiller@fidelitycollections.com Dec 21 2019 03:06:03  
 Fidelity Properties Inc, 885 South Sawburg Avenue, Suite 10, Alliance, OH 44601  
 15076435 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 21 2019 03:13:57 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15069096 E-mail/Text: camanagement@mtb.com Dec 21 2019 03:06:20 M&T Bank, 1 Fountain Plaza,  
 Floor 4, Buffalo, NY 14203  
 15107722 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 21 2019 03:26:23  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 15076436 +E-mail/PDF: resurgentbknotifications@resurgent.com Dec 21 2019 03:14:40 PYOD, LLC,  
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 15069099 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 21 2019 03:37:01  
 Portfolio Recovery & Associates, 120 Corporate Boulevard, Suite 1,  
 Norfolk, VA 23502-4952  
 15069101 +E-mail/PDF: gecsedirecoverycorp.com Dec 21 2019 03:15:08 Synch / Walmart, Po Box 965024,  
 Orlando, FL 32896-5024  
 15069673 +E-mail/PDF: gecsedirecoverycorp.com Dec 21 2019 03:13:44 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15105382 E-mail/Text: jennifer.chacon@spservicing.com Dec 21 2019 03:07:36  
 U.S. Bank, National Association et. al, c/o Select Portfolio Servicing, Inc.,  
 P.O. Box 65250, Salt Lake City, UT 84165-0250  
 15069103 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Dec 21 2019 03:06:01  
 Verizon, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225  
 15101881 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 21 2019 03:25:45 Verizon,  
 by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457  
 15069105 +E-mail/Text: erin.henry@weirtonmedical.com Dec 21 2019 03:07:31 Weirton Medical Center,  
 601 Colliers Way, Weirton, WV 26062-5091

TOTAL: 19

District/off: 0315-2

User: dbas  
Form ID: 149

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Total Noticed: 38

Date Rcvd: Dec 20, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. Bank National Association, as indenture trust

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2019 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Matthew A. Manges dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Joint Debtor Christina L. Manges dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee,  
for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3  
bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 6